

Article Number:

Issue: Reviewing Branded Title Issues

Resolution:

1. Indicators of a branded title
 - a. PPI Carfax report or VIN audit has a total loss, lemon, or branded title warning.
 - b. CH or RF advises that the vehicle is a total loss or has a branded title **and** there is evidence of this on VIN Audit or Carfax
2. Creating a task for Client Relations
 - a. With CMS open, **click [Customer Search]**
 - b. Under the **[Customer Search]** window **click [Claim Number]** then **enter the claim number and click [Search]**
 - c. The Claim Details window will automatically populate, **click [Coverage Details]**
 - d. Check to see if the contract has the Branded Title surcharge. If the contract does not have the surcharge, you will need to task to Client relations for review to have the surcharge added to the contract.
 - e. To begin to create a task for Client Relations, **click [Actions]** tab then **click [Tasks]**
 - f. The following window will automatically populate. Under **[subject]**, type "Client Relations Review"
 - g. Click [Task Type] and from the drop-down menu that, choose **[Client Relations]**
 - h. Under **[Assigned to]**, click the **[X]** next to your name
 - i. Under the drop-down menu for the **[Assigned to]** button, **click [Queues]**
 - j. Under **[search queues]**, type and select **[Client Relations]**
 - k. Under [Task Reason], from the drop-down menu that appears, choose **[Branded Title/Total]**
 - l. Scroll down to the Additional information section. The default priority will say "normal"; **do not adjust this.**
 - m. Under the drop-down menu for **[Status]**, **choose [Not Started]**
 - n. Under **[comments]**, draft your task comments note, which should state what evidence you have of a branded title and where that evidence was obtained.
 - o. When your note is ready, **click [Save]**
 - p. Call shop and advise the claim is on hold and awaiting coverage determination.
 - q. Client relations will review and assign a task to callbacks or adjuster. The typical turnaround time 24-48 hours, though it may sometimes be longer if we are waiting for the Seller to confirm changes in funding.
 - r. Client Relations will make the final decision on whether the claim will continue or not. If the claim is denied, Client Relations will assign a task back to the adjuster to officially deny the claim and an additional task to callbacks to explain the denial.

Purpose

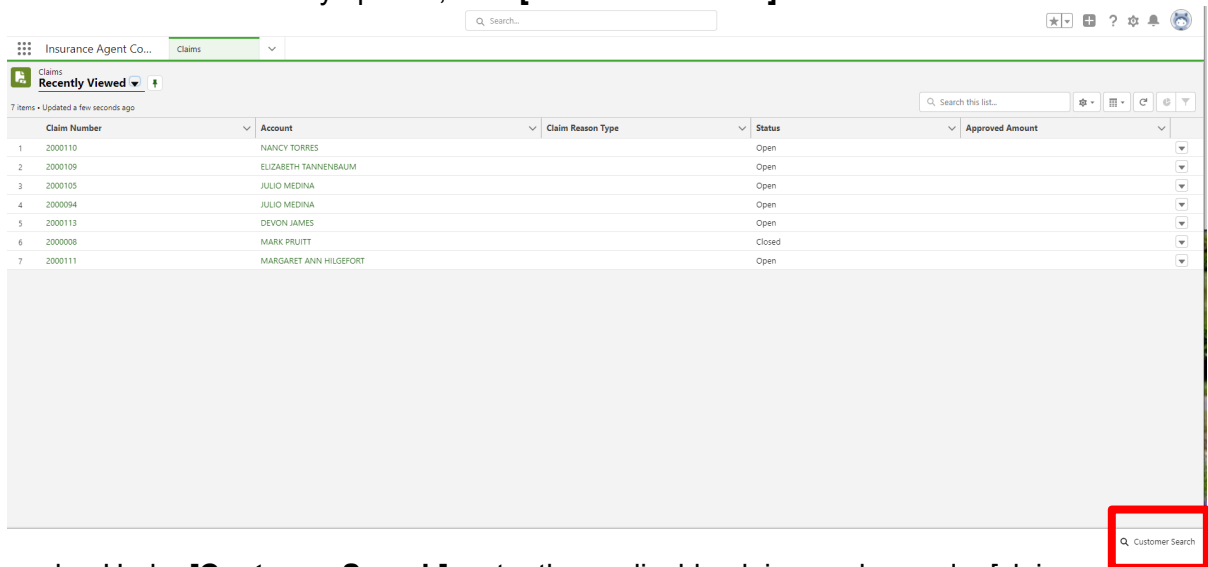
This is intended to provide directions for adjusters for reviewing branded title issues.

Teams Impacted

- Client Relations
- Claims and their core department leadership teams
- Senior leadership teams

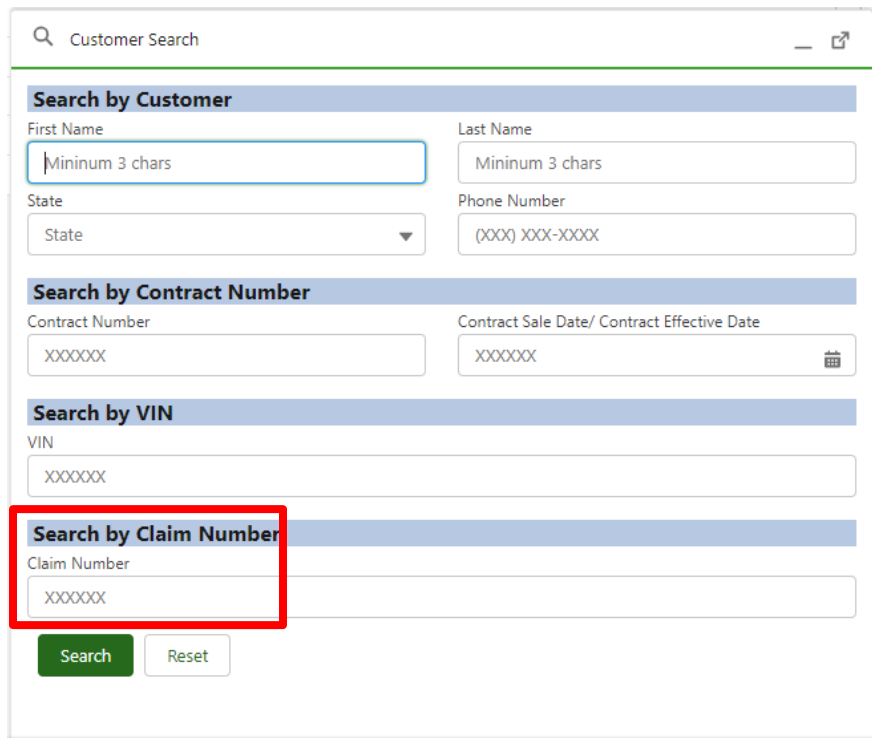
Procedure

1. Indicators of a branded title
 - a. PPI Carfax report or VIN Audit has a total loss, lemon, or branded title warning.
 - b. Customer or shop advises that the vehicle is a total loss or has a branded title and there is evidence of this on VINAudit or Carfax.
2. Creating a task for Client Relations
 - a. With CMS already opened, click **[Customer Search]**



Claim Number	Account	Claim Reason Type	Status	Approved Amount
1 2000110	NANCY TORRES		Open	
2 2000109	ELIZABETH TANNENBAUM		Open	
3 2000105	JULIO MEDINA		Open	
4 2000094	JULIO MEDINA		Open	
5 2000113	DEVON JAMES		Open	
6 2000008	MARK PRUITT		Closed	
7 2000111	MARGARET ANN HILGEFORT		Open	

- b. Under **[Customer Search]**, enter the applicable claim number under [claim number]



Customer Search

Search by Customer

First Name
Minimum 3 chars

Last Name
Minimum 3 chars

State
State

Phone Number
(XXX) XXX-XXXX

Search by Contract Number

Contract Number
XXXXXX

Contract Sale Date/ Contract Effective Date
XXXXXX

Search by VIN

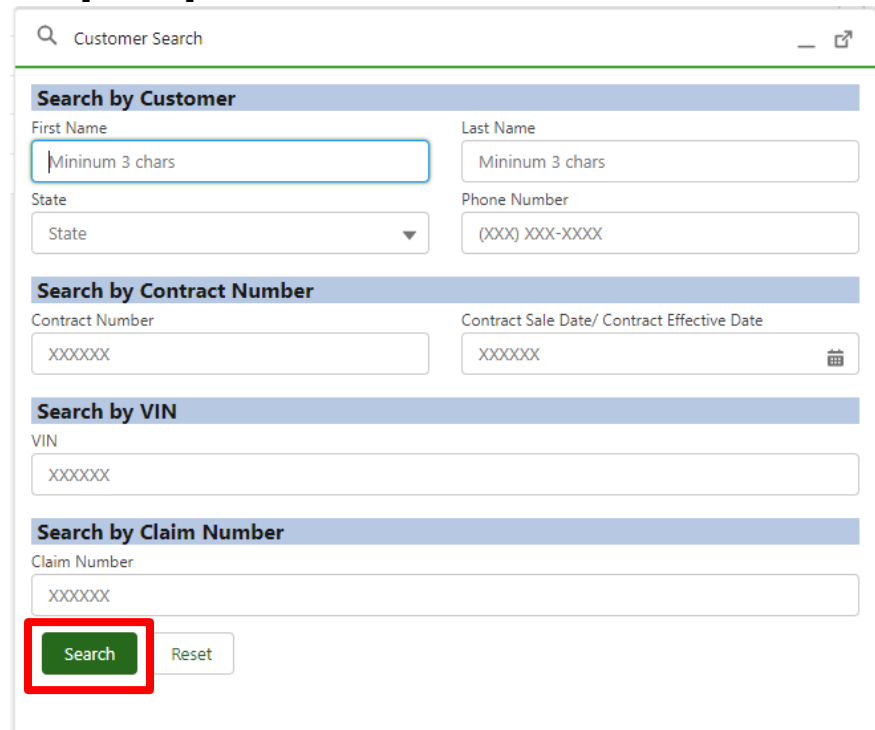
VIN
XXXXXX

Search by Claim Number

Claim Number
XXXXXX

Search Reset

c. Click **[Search]**



Customer Search

Search by Customer

First Name
Minimum 3 chars

Last Name
Minimum 3 chars

State
State

Phone Number
(XXX) XXX-XXXX

Search by Contract Number

Contract Number
XXXXXX

Contract Sale Date/ Contract Effective Date
XXXXXX

Search by VIN

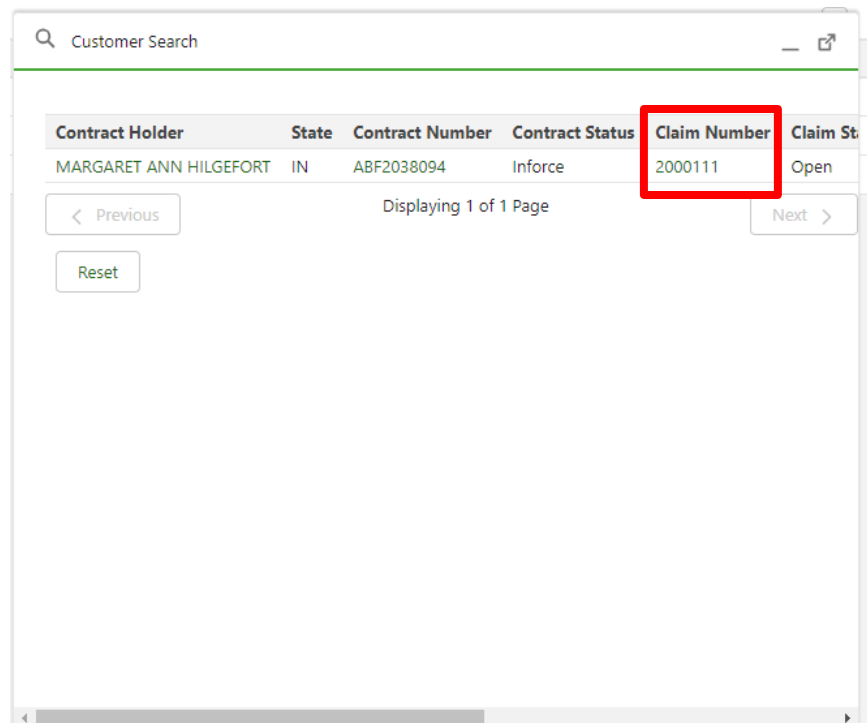
VIN
XXXXXX

Search by Claim Number

Claim Number
XXXXXX

Search Reset

d. Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**



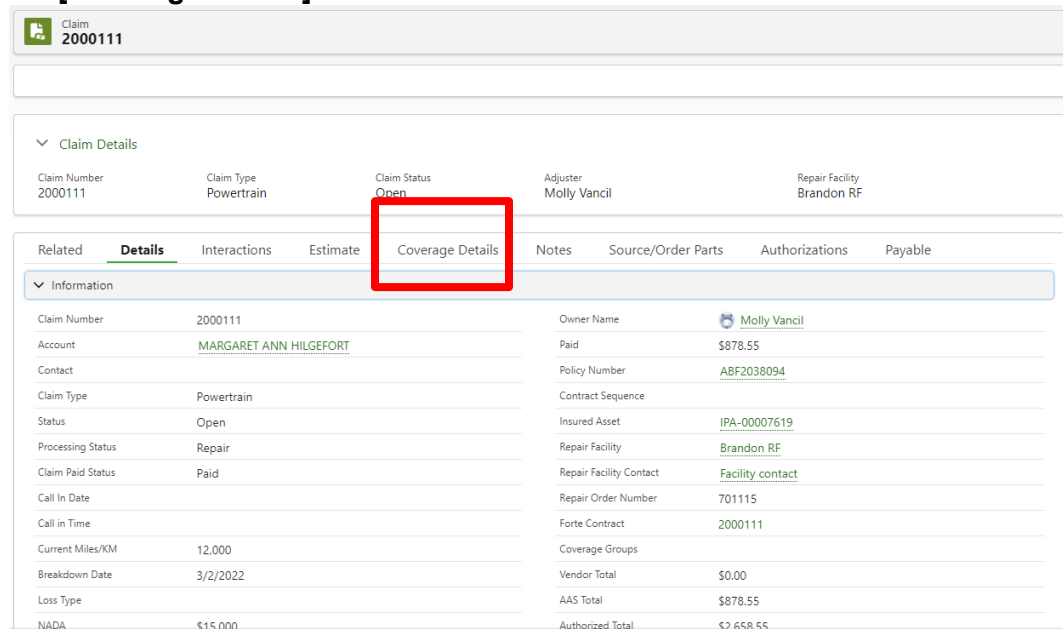
Customer Search

Contract Holder	State	Contract Number	Contract Status	Claim Number	Claim St
MARGARET ANN HILGEFORT	IN	ABF2038094	Inforce	2000111	Open

< Previous Displaying 1 of 1 Page Next >

Reset

- e. The Claim Details window will automatically populate. From there, click on **[Coverage Details]**



Claim 2000111

Claim Details


Claim Number	Claim Type	Claim Status	Adjuster	Repair Facility
2000111	Powertrain	Open	Molly Vancil	Brandon RF

Related **Details** Interactions Estimate **Coverage Details** Notes Source/Order Parts Authorizations Payable

Information

Claim Number	2000111	Owner Name	Molly Vancil
Account	MARGARET ANN HILGEFORT	Paid	\$878.55
Contact		Policy Number	ABF2038094
Claim Type	Powertrain	Contract Sequence	
Status	Open	Insured Asset	IPA-00007619
Processing Status	Repair	Repair Facility	Brandon RF
Claim Paid Status	Paid	Repair Facility Contact	Facility contact
Call In Date		Repair Order Number	701115
Call in Time		Forfe Contract	2000111
Current Miles/KM	12,000	Coverage Groups	
Breakdown Date	3/2/2022	Vendor Total	\$0.00
Loss Type		AAS Total	\$878.55
NADA	\$15,000	Authorized Total	\$2,658.55

- f. Check to see if the contract has the branded title surcharge. As we can see here, there is no branded title surcharge on this contract. This means that additional steps will need to be taken for Client Relations to review to add the branded title surcharge.

 Claim
2000111

▼ Claim Details

Claim Number 2000111	Claim Type Powertrain	Claim Status Open	Adjuster Molly Vancil	Repair Facility Brandon RF
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Related

Details

Interactions

Estimate

Coverage Details

Notes

Source/Order Parts

Authorizations

Payable

Contract Conditions

4 Wheel Drive


Road Club

g. To begin to create a task for Client Relations, click **[Actions]**

Activity

Vehicle

Actions

Filters: All time • All activities • All types 



[Refresh](#) • [Expand All](#) • [View All](#)

▼ Upcoming & Overdue


No next steps.
To get things moving, add a task or set up a meeting.

▼ March • 2022

This Month













>  High Mileage 

Customer Service had a task

Mar 18 

No more past activities to load.





h. Click **[Tasks]**

Activity	Vehicle	Actions		
 Upload Document	 Reassign to Powertrain	 Reassign to MBI	 Add Notes	 Source Parts
 Add/Modify Claim Concerns	 Add/Modify Claim Item	 Order VINAudit	 Add Interaction	 Service Records
 Coverage Page	 Tasks			

- i. The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”

New Task

Task Information

Name	 Search Contacts...	
*Subject	Client Relations Review	*Task Type
Assigned To	 Brooke Thomas	Task Reason
1 Total Task		
Due Date		Other Reason Details
Related To	 2000111	

- j. Click **[Task Type]** and from the drop down menu that appears, choose **[Client Relations]**



SOP: Reviewing Branded Title Issues

New Task

Task Information	
Name	<input type="text" value="Search Contacts..."/>
*Subject	<input type="text" value="Client Relations Review"/>
Assigned To	<input type="text" value="Brooke Thomas X"/>
1 Total Task	
Due Date	<input type="text" value=""/>
Related To	<input type="text" value="2000110"/>
*Task Type	<input type="text" value="Client Relations"/>
*Task Reason	<input type="text" value="--None--"/>
Other Reason Details	<input type="text" value=""/>





- k. Under **[Assigned to]**, click the **[X]** next to your name

New Task

Task Information	
Name	<input type="text" value="Search Contacts..."/>
*Subject	<input type="text" value="Client Relations Review"/>
Assigned To	<input type="text" value="Brooke Thomas X"/>
1 Total Task	
Due Date	<input type="text" value=""/>
Related To	<input type="text" value="2000110"/>
*Task Type	<input type="text" value="Client Relations"/>
*Task Reason	<input type="text" value="--None--"/>
Other Reason Details	<input type="text" value=""/>





- l. Under the drop down menu for the **[Assigned to]** button, click **[Queues]**

New Task

Task Information			
Name	 Search Contacts...		
* Subject	Client Relations Review	* Task Type	Client Relations
Assigned To	 Search Queues...	* Task Reason	--None--
Due Date		Other Reason Details	<div></div>
Related To	 2000110		

m. Under **[Search queues]**, type and select **[Client Relations]**



New Task


Task Information			
Name	 Search Contacts...		
* Subject	Client Relations Review	* Task Type	Client Relations
Assigned To	 Client Relations	* Task Reason	--None--
1 Total Task			
Due Date		Other Reason Details	<div></div>
Related To	 2000110		


n. Under **[Task Reason]**, from the drop-down menu that appears, choose **[Branded Title/Total Loss]**



New Task


Task Information

Name  Search Contacts... 


* Subject Client Relations Review 


* Task Type Client Relations 



Assigned To  Client Relations 

* Task Reason Branded title / Total Loss 

1 Total Task


Due Date 


Other Reason Details 


Related To  2000110 

- o. Scroll down to the Additional Information section. The default priority will say “normal”; do not adjust this.
- p. Under the drop-down menu for **[Status]**, choose **[Not Started]**

Additional Information

* Priority Normal 

* Status Not Started 

Comments 

- q. Under **[comments]**, draft your task comments note, which should state what evidence you have of a branded title and where that evidence was obtained.

Additional Information

* Priority

* Status

Comments PPI shows Total Loss/Lemon warning, please review for branded title surcharge

r. When your note is ready, click **[Save]**

New Task

Task Information

Name

* Subject * Task Type

Assigned To * Task Reason

1 Total Task

Due Date Other Reason Details

Related To

Additional Information

* Priority

* Status

Comments PPI shows Total Loss/Lemon warning, please review for branded title surcharge

s. Call shop and advise the claim is on hold and awaiting coverage determination.



SOP: Reviewing Branded Title Issues

- t. Client relations will review and assign a task to either callbacks or the adjuster, depending on the type of claim (specifically, general vs. powertrain). The typical turnaround time is 24-48 hours, though it may sometimes be longer if we are waiting on the seller to confirm changes in funding.
- u. If we confirm that the vehicle has a branded title and the contract does not have the branded title surcharge, the claim will most likely be denied and the surcharge will be requested for future claims only. Exceptions may be made at the discretion of client relations. If the claim is denied, Client Relations will assign a task back to the adjuster to officially deny the claim and an additional task to callbacks to explain the denial.

Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]	Date Approved [3/24/2022]	Approved By [Jessica Rivera]	
Date Revised 08/01/2023	Revised by Melissa Bryant	Revision Description Added Fast Track Article	Date Approved 08/01/2023	Amanda Wiseman
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]